(a) whethar Saudi Embassy had requested the Union Government to advise Muslim institutions and centres , which solemnise marriages, not to confirm contracts of marriage between the Indians and and the Saudis, without the permission of the Embassy and

(b) if so, the the details thereof and the action taken by the Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS AND THE MINISTER OF STATE IN THE MINISTRY OF LAW , JUSTICE AND COMPANY AFFAIRS (SHRI RANGARAJAN KUMARAMANGALAM): (a) Yes, Sir.

(b) The said communication of the Embassy states that with a view to safeguard the interests of both the parties in case of marriage between Saudi National and Indian Nationals the Muslim institutions and centre authorised to solemnise marriages may be advised not to confirm the marriage contract in case where one party happens to be a Saudi nationals unless they provide a written permission of the Royal Embassy of Saudi Arabia in New Delhi.

Instructions by the Government, as provided in the Passport Manual to deal with the cases of Indian Woman married to Arabs are as follows:

"A number of Muslims ladies are marrying Arabs. . In some cases, Government's attention is drawn to their being exploited while abroad. While it is not possibie to deny passport facilities to adults, who are married according to their own laws, it is nonetheless essential to protect their interests. The Passport Authorities are required to exercise, the caution in issuing passport to such ladies, after they have fully satisfied themselves and have received recommendations from our Missions as per the prescribed procedure. The Passport Authorities are further requested to issue them a limited validity passport for two years and intimate passport particulars to the concerned Indian Mission, which would then be in a position to look after their welfare. The passports may be renewed for a further restrictive/normal period after the Consular Officers have satisfied themselves and after getting clearance from the original passport authority."

Apart from the above matter is under consideration of the Government as to how best the situation can be met with legally.

[*Translation*]

Utilisation of Bank Deposits in Bihar on Development Works

7154. SHRI RAM TAHAL CHOUDHURY:
SHRI NAWAL KISHORE RAI:

Will the Minister of Finance be pleased to state:

(a) the number of branches of nationalised banks in Bihar and the total amount deposited therein;

(b) the per capita investment make in Bihar by the commercial banks and how does it compare with other States; and

(c) the percentage of the total deposits with the banks utilised in Bihar on development works.?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) As at the end of June 1991, 2953 branches of pubiic sector Banks were functioning in Bihar, Aggregate deposits of Public Sector Banks in Bihar on the last

Friday of December, 1990, were Rs. 8150 crores.

(b) The per-capita deployment of gross credit by all the scheduled commercial banks in Bihar as at the end of December,1990 (latest available) was Rs. 488. The per-capita deployment of credit by all the scheduled commercial banks in Bihar and other states is given in the attached statement.

(c) The concept of utilisation of deposits for sector-wise credit deployment is not relevant. The deposit s, credit and credit:deposit ratio of all scheduled commercial banks as at the end of March, 1991 is given below.

Deposits	Credit	Credit:Deposit Ratio 2.25
9332	3698	39.5%

STATEMENT

Statement showing the per-capita deployment of credit by all scheduled commercial Banks in Bihar and other States as at the end of December, 1990.

Sl. No.	*Name of States*	*Amount of rupees*
1.	Andhra Pradesh	1588
2.	Assam	542
3.	Bihar	488
4.	Gujarat	1846
5.	Haryana	1715
6.	Himachal Pradesh	1132
7.	Jammu & Kashmir	1274
8,	Karnataka	2072
9.	Kerala	1693
10.	Madhya Pradesh	931
11.	Maharashtra	4353
12.	Manipur	489
13.	Meghalaya	537
14.'	Nagaland	1154

Sl. No.	*Name of States*	*Amount of rupees*
15.	Orissa	759
16.	Punjab	2508
17.	Rajasthan	843
18.	Sikkim	745
19.	Tamil Nadu	2566
20.	Tripura	785
21'.	Uttar Pradesh	775
22.	West Bengal	1746
23.	Andaman & Nicobar Islands	1786
24..	Arunachal Pradesh	395
25.	Goa	4551
26.	Mizoram	587

Recovery of Bad Debts of Nationalised Banks

7155. SHRI CHETAN P.S. CHAUHAN: Will the MINISTER OF FINANCE be pleased to state:

(a)whether there is any proposal to set up special courts for recovering bad debts of the nationalised banks.

(b) if so, the details thereof, and

(c) if not, what other measures are being considered for recovering the dues of the banks?

THE MINISTER OF STATE IN THE MISISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). The Committee set up to examine the legal and other difficulties faced by the banks and financial institutions in rehabilitation of sick industrial undertakings (Tiwari Committee) had also gone into the issue of recovery of dues. The Committee, inter-alia, recommended the establishment of special tribunals to adjudicate on all matters in relation to recovery of dues of Banks and Financial Institutuions. At present, the banks and financial institutions adopt a variety of measures for recovery of overdues. These include pursuing the matter of recovery of with the concerned units as well as their guarantors to fulfil their guarantee obligations. The reschedulling of loans is also resorted to in deserving cases. In respect of certain non-value units the institutions also go in for a one-time settlement. In excep-